

SUBSTITUTE FORM PTO-1445 (MODIFIED)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. MPS/30DV3	SERIAL NO. 09/859,615
				APPLICANT George W. Landry	
				FILING DATE May 16, 2001	GROUP 2162
(37 CFR 1.98(b))		(Use several sheets if necessary)			

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(Use several sheets if necessary)

U.S. PATENT DOCUMENTS											
EXAMINER INITIAL		PATENT NUMBER				ISSUE DATE	PATENTEE		CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
DK	A.A	4	4	8	4	3	0	4	11/84	Anderson et al.	395
	A.B	4	7	9	9	1	5	6	1/89	Shavit et al.	364
	A.C	4	8	2	3	2	6	4	4/89	Deming	364
	A.D	5	1	1	1	3	9	5	5/92	Smith et al.	395
	A.E	5	1	2	1	9	4	5	6/92	Thomson	283
	A.F	5	2	2	0	5	0	1	6/93	Lawlor et al.	380
	A.G	5	2	2	2	0	1	8	6/93	Sharpe et al.	364
	A.H	5	2	8	3	8	2	9	2/94	Anderson	380
	A.I	5	3	8	3	1	1	3	1/95	Kight et al.	395
	A.J	5	4	6	5	2	0	6	11/95	Hilt et al.	395
RK	A.K	5	4	8	3	4	4	5	1/96	Pickering	395

FOREIGN PATENTS OR PUBLISHED FOREIGN PATENT APPLICATIONS

		DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY OR PATENT OFFICE	CLASS	SUBCLASS	TRANSLATION (YES/NO)
	A.L						RECEIVED
	A.M						AUG 30 2001
	A.N						Technology Center 2100
	A.O						
	A.P						
	A.Q						

OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)

DK	A.R	Automated Bill Payment Programs, <u>STOP Paying Your Bills by Mail or in Person</u> , Sales Flyer and Enrollment Form, date unknown
DK	A.S	Michigan Automated Clearing House Association, <u>Join the Automatic Bill Payment Plan</u> , Sales Flyer and Enrollment Form, 2/97
DK	A.T	Moore, Linda K.S., <u>European Electronic Overview</u> , Consumer Bill Payments Update '92; 4/22/92

EXAMINER	<i>D.K. Landry</i>	DATE CONSIDERED
		9/30/04

EXAMINER: Initial if citation considered; whether or not in conformance. Draw line through citation only if not in conformance and not considered. Include a copy of this form with next communication to applicant.

SUBSTITUTE FORM PTO-1449 (MODIFIED)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE							ATTY. DOCKET NO. MPS/30DV3	SERIAL NO. 09/859,615			
		INFORMATION DISCLOSURE STATEMENT BY APPLICANT							APPLICANT George W. Landry				
(37 CFR 1.98(b))		(Use several sheets if necessary)							FILING DATE May 16, 2001	GROUP 2162			
U.S. PATENT DOCUMENTS													
EXAMINER INITIAL		PATENT NUMBER						ISSUE DATE	PATENTEE		CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
DK	B.A	5	6	4	9	1	1	7	7/97	Landry	395	240	6/94
	B.B	5	6	5	9	5	9	7	8/97	Bareis et al.			
	B.C	5	6	9	9	5	2	8	12/97	Hogan	705	40	
	B.D	5	8	3	2	4	6	0	11/98	Bednar et al.	705	40	
	B.E	5	8	5	5	0	0	3	12/98	Ladden et al.			
	B.F	5	9	3	0	7	0	0	7/99	Pepper et al.			
DK	B.G	5	9	5	6	7	0	0	9/99	Landry	705	40	
	B.H												RECEIVED
	B.I												AUG 30 2001
	B.J												Technology Center 2100
	B.K												
FOREIGN PATENTS OR PUBLISHED FOREIGN PATENT APPLICATIONS													
		DOCUMENT NUMBER			PUBLICATION DATE	COUNTRY OR PATENT OFFICE			CLASS	SUBCLASS	TRANSLATION (YES/NO)		
	B.L												
	B.M												
	B.N												
	B.O												
	B.P												
	B.Q												
OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)													
DK	B.R	White, George C., Consumer Bill Payments "Front End" Overview, Consumer Bill Payments Update '92; 4/22/92											
DK	B.S	Manelski, Dr. Denis, Bill & Pay Minitell, Consumer Bill Payments Update '92; 4/22/92											
DK	B.T	Pence, Daniel M., TV Answer Bill Paying, Consumer Bill Payments Update '92; 4/22/92											
EXAMINER		DATE CONSIDERED											
<i>DK</i>		<i>9/30/01</i>											

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U.S. PATENT DOCUMENTS

EXAMINER INITIAL		PATENT NUMBER	ISSUE DATE	PATENTEE	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	C.A						
	C.B						
	C.C						
	C.D						
	C.E						
	C.F						
	C.G						
	C.H						
	C.I						
	C.J						
	C.K						

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AUG 30 2001

Technology Center 2100

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	C.L						
	C.M						
	C.N						
	C.O						
	C.P						
	C.Q						

OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)

DK	C.R	Backus, John C., <u>ScanFone by US Order</u> , Consumer Bill Payments Update '92; 4/22/92
DK	C.S	Mile, Paul J., <u>Screenphone to ATM Networks Online Resources</u> , Consumer Bill Payments Update '92; 4/22/92
DK	C.T	Pope, Dennis J., <u>"Back End" Options to Merchants</u> , Consumer Bill Payments Update '92; 4/22/92

EXAMINER

DATE CONSIDERED

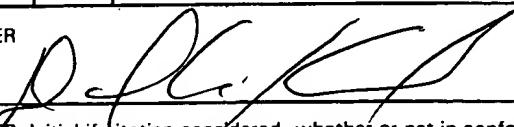
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U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		PATENT NUMBER	ISSUE DATE	PATENTEE	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	D.A						
	D.B						
	D.C						
	D.D						RECEIVED
	D.E						AUG 30 2001
	D.F						Technology Center 2100
	D.G						
	D.H						
	D.I						
	D.J						
	D.K						

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	D.M						
	D.N						
	D.O						
	D.P						
	D.Q						

OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)							
JK	D.R	White, George C., Bill Payment Initiation from Retail Stores, Consumer Bill Payments Update '92; 4/22/92					
DK	D.S	Sgambati, Glen P., Bill Payment Consolidation Service, Consumer Bill Payments Update '92; 4/22/92					
DR	D.T	Passaro, Victor, Citibank Enhanced Telephone, Consumer Bill Payments Update '92; 4/22/92					

EXAMINER	DATE CONSIDERED
	9/30/06

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U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		PATENT NUMBER	ISSUE DATE	PATENTEE	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
E.A							
E.B							
E.C							
E.D							
E.E							
E.F							
E.G							AUG 3 7 2001
E.H							Technology Center 2000
E.I							
E.J							
E.K							

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E.L							
E.M							
E.N							
E.O							
E.P							
E.Q							

OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)							
DK	E.R	White, George C., <u>Electronic Payments Commentary</u> , Consumer Bill Payments Update '92; 4/22/92					
DK	E.S	Shipley, Chris, <u>"I Threw Away My Checkbook"</u> , PC Computing, Nov. 1990					
DK	E.T	Dialog Reference File 16 #04476226, <u>Well, Compass Add Wrinkles</u> , American Banker, p. 6, June 25, 1996					

EXAMINER	<i>George W. Landry</i>	DATE CONSIDERED	<i>9/5/01</i>
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